

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Ho Ming Luk et al.

Confirmation No.: 3102

Serial No. : 09/373, 926

Art Unit : 3626

Filed : August 12, 1999

Examiner : Morgan, Robert W.

Title : DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A  
PREDICTIVE SOFTWARE SYSTEM

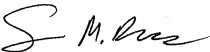
I, Sean Downs, am providing this Declaration to demonstrate that the subject matter described in the article entitled: "Technology, education aid medical fraud fighting" identified as being created in December 1998 (hereinafter the "Reference") was derived from the efforts described and claimed in the above-referenced patent application (the "Application").

The Reference correctly identified me as President of HNC Insurance Solutions (which in listed as the Workers Compensation Business Unit of HNC Software, Inc).

My co-inventors were all commonly employed by HNC Software, Inc. when the subject matter described in the Application was first invented.

The subject matter described in the Reference was derived from the research and development efforts which the inventors of the Application intended to protect in the Application. Stated differently, I derived my knowledge of the subject matter in the Reference from my efforts and the efforts of my co-inventors which are all described and claimed in the Application.

I declare that all statements made herein are made on information and belief and are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18, United States Code, and that willful false statements may jeopardize the validity of this application and any patent issuing therefrom.

  
Sean Downs

Signed at Aliso Viejo, California this 15<sup>th</sup> day of March, 2010